

"IRON-BELT" Building and Loan Association

OF ROANOKE, VIRGINIA.

AUTHORIZED CAPITAL \$25,000,000.

OFFICERS:

President—GENERAL FITZHUGH LEE, Ex-Governor of Virginia.
First Vice-President—PEYTON L. TERRY, President Roanoke Trust,
Loan and Safe Deposit Company, and Vice-President First National Bank,
Roanoke, Va.

Second Vice-President—S. W. JAMISON, Secretary and Treasurer Roanoke Trust, Loan and Safe Deposit Company, and Secretary Roanoke and Southern Railroad Company.
Secretary—JOHN OTT, late Cashier Citizens' Bank of Roanoke, and City Bank of Richmond, Va.

Treasurer—J. C. DAVENPORT, Cashier Commercial National Bank, Roanoke, Va.
General Counsel—HON. C. A. McHUGH, Counsellor-at-Law, late of Charleston, S. C.
Manager of Agencies—D. B. JESSE, late of Lexington, Ky.

Home Office: 110 Jefferson Street, Roanoke, Virginia.

What is the Iron-Belt Building and Loan Association? It is a co-operative bank in which the members are equal partners, and the deposits are loaned only to the members.
What is the object of this Association? The main object is for its members to assist each other in saving money and dividing what that money earns.

1. The most conservative Association in the country.
2. Plan covers every good point in the building and loan system.
3. Stock matures in seven years.
4. No investment safer or more profitable.

\$12 per month, after the first month, will carry twenty shares (\$2,000) of this stock, which stock will mature in seven years.
A thousand men win a competency by quietly saving their spare money when one gets rich by speculation. It is not what we make, but what we save, that counts fast.

JAMES R. TERRY, Canvassing Agent, Roanoke, Virginia.

More money has been made in Roanoke Real Estate in the last few years than in any other place in America.

SCOTT & RIVES

Handle the most desirable property in every part of the city.

CORRESPONDENCE SOLICITED.

PHILOSOPHER DUNDER.

Honest Carl Does Some Very Practical and Useful Moralizing.

If I vhas to lif my life oafar again I should make shust as many blunders and mistakes—haf shust ash mooch to be happy oafar and regret. We see where we should haf dono deefereent only when it vhas too late.

I vhas a strong believer in advertising, but I don't like to see it on a tombstone.

Der man who gets drunk vhas like der woman who wears tight shoes—both willing to make fools of themselves for a werry leedle reward.

I doan' like to see a man too particular about trifles, but I do agree dot he ought to haf a choice whether he vhas run oafar by a garbage wagon or a rag cart.

When I meet a man who vhas greatly troubled for fear dot Heaven vhill be full before his time comes to die, I know how it come about. He vhas on der Sunday-school excursion und run half a mile to get der best seat on der boat.

It vhas a mighty slim excuse to say of a person dot "it vhas only his way, you know, und you must excuse him." If dot vhas carried out all der murderers would go free.

If you see a man put his foot on a hot stove you call him either crazy or a fool. If you see him pour stuff down his throat to take his senses away you regard him as a leetle weak.

If it vhasnt for der schance we haf to gossip about odder people's weaknesses and wrong-doings, we couldn't shleep nights for fear of being found out ourselves.

So far as my observation goes, der man who gets a free pass on der street cars does most of der howling about slow time, poor accommodations, und so forth. Some thing for nothings vhas seldom appreciated in dis world.

A man vhill sometimes admit dot he made a mistake in a business transaction, but you can't get him to own oop dot his dog eafar disturbed anybody. It vhas eaferybody else who disturbed his dog.

If I vhas a woman und a wife, I should haf confidence in my husband shust so long ash he can shange his coat midout searching der pockets of der one he leaves behind. Dot right of search belongs to der wife.

Der man who comes to you for advice has no idea of doing as you tell him. He simply wants to see if you vhas as wise or as foolish as he vhas.

It vhas all right for us poor fellows to say dot money doan' make der man, but when we can't find a nickel to pay our street car fare it vhas awful hard work to lif oop to our principles.—Detroit Free Press.

DIDN'T WANT HIM.

How the Swamp Doctor Lost a Very Profitable Patient.

Thermometer, the first one ever seen in the Hackley Grove neighborhood, was recently hung out in front of old man Janson's store. The little indicator of weather freaks attracted much attention on the Saturday afternoon, following, when the "boys" from the surrounding country came to sit about, exchange one

old story for another, and to eat cove oysters and borrow tobacco.

"An' you say this thing will tell a feller how hot it is," said old Uncle Bucky Clifton, addressing the swamp doctor who, having been hard at work stuffing a patient with calomel, had stopped to rest.

"Yes, that's what it will do. We had several of them at college when I was thar."

"Ah, ha; an' whut do it say now, this verry minit?"

"Well, it says eighty."

"Eighty whut?"

"Eighty degrees. Means that it's them many degrees hot."

"It's time fur a feller to sweat when it gets that hot, I reckon."

"Yes, I reckon it is."

"Well, but you see I ain't swettin' none. Do you say they had these here things in the college whar you come from?"

"Yes."

"Wall I don't reckon I want you to doctor in my house no mo'. A lot of folks that ain't got sense enough to tell when it's hot without havin' to look at one of these here things ain't fitten to give medicine to the human family. I war a goin' to ax you to come over and give my son Pete a dost of yo' medicine, but you neenter come."—Arkansas Traveler.

Hope For Graduates.

Business Man (to applicant for position)—Your references as to character are very good, sir, and although you have had no experience I will try you.

Applicant—Thank you. I forgot to tell you that I have a college education.

Business Man—Well, don't worry about that. You'll soon forget it.—Street & Smith's Good News.

Enterprise.

Census Enumerator (aroused at midnight)—What's the matter out thar? What do you want?

Prominent Kansan—Git yer book an' hurry down to the creek! The boys air about to string up Alkalie Ike, an' for the good uv the settlement we want him counted before it's everlastin'ly too late.—Munsey's Weekly.

She Admired a Sleep-Walker.

Fond Wife—I am so glad you have that habit of walking in your sleep.

Devoted Hubby—Well, I can't for the life of me see why. Explain yourself.

Fond Wife—Why, I made you carry the baby for hours last night and you did not know any thing about it.—Boston Beacon.

One Way Out of It.

He—Ethel, I'm ashamed of you! I saw that beastly foreigner kissing you repeatedly. Why didn't you tell him to stop?

She—I couldn't, dear.

He—Couldn't! What do you mean?

She—I can't speak his language.—Judy.

A Desirable Neighborhood.

Chickering—Some of the new houses up town are so narrow that a piano can not be put in.

Baus (excitedly)—You don't know the rent of the houses next door to them, do you?—Puck.

WAIT FOR THE BIG SALE

AT

ELKTON,

Rockingham County, Virginia, in the famous Shenandoah Valley.

Great sale of

BUSINESS AND RESIDENCE LOTS,

Thursday and Friday, October 23 and 24.

Elkton is situated in the great and fertile Shenandoah Valley, midway between Roanoke and Washington City, and immediately on the Shenandoah Valley railroad, which, under the liberal and sagacious management of the Norfolk and Western, promises a tremendous impetus to industrial points along its line. Among these points none possesses the

GREAT NATURAL ADVANTAGES

Presented by the town of Elkton, which is not only lavishly equipped by nature as a site for a rapidly growing and thrifty business and industrial center, but which has behind it, and in it, and for it, an improvement company amply provided with means and every other necessary facility to put Elkton in the van of the industrial cities of the South. The lands are unsurpassed in natural advantages, being located in the richest agricultural, mineral and timber region of the Old Dominion. It is watered by the Shenandoah River and several remarkably bold springs, the latter of which afford an ample supply of the finest water which can be introduced by natural gravitation. The largest of these springs is the famous Elk Lethia, with its source a mile from the center of the town and seventy-five feet elevation. Its flow is 1,000,000 gallons every twenty-four hours.

ESTABLISHED ENTERPRISES.

Among the Enterprises already established at Elkton are an extensive tannery, employing 100 hands, which has been in successful operation for years, and which consumes three to five thousand tons of bark per annum; a large planing mill; flouring mills, carpenter shops, brick yards, wheelwright shops, harness and saddle manufactory, &c. There is already an admirably conducted hotel at Elkton, and the Elkton Improvement Company is now having constructed, on a commanding location, an elegant hotel, to cost about \$50,000, to be first-class in all of its appointments. It will be surrounded by a splendid park and grounds, sloping down to a beautiful stretch of the Shenandoah river, which will be utilized for boating, fishing, etc.

OTHER INVESTMENTS.

Three Building Companies have been organized, with a paid-up capital of \$50,000 each, which guarantee to expend \$12,500 each in the construction of buildings every six months, thus insuring the expenditure of \$150,000 upon the town site in two years. The company has also authorized the use of \$250,000 of the company's assets in aiding the location of industrial and manufacturing enterprises upon the company's property.

The officers of the company are S. P. H. Miller, of Elkton, president; Thomas K. Harnsberger, of Elkton, secretary and treasurer; James Hancock, James L. Lee, Lynchburg; D. F. Kagey, Luray; D. W. Flickwir, Roanoke; J. W. Childs, Buena Vista; H. B. Tallaferrro, Richmond; S. P. H. Miller, J. G. H. Miller, Elkton, directors.

Railroad fares will be returned to all purchasers on day of sale who buy \$500 worth of property. Paid-up stock of the company will be received in payment for lots at the rate of \$150 per share, but no fractional part of a share will be received.

S. P. H. MILLER, President.

JAMES HANCOCK, Vice-President.

S. C. SPENCER, General Manager
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The Best Business Opportunity yet Offered.

The Winston West End Land Company offers for sale a limited number of its lots in Northwest Winston. The farthest lot is within six minutes' walk of the best line of street cars in the South, convenient to schools, churches and stores, shaded, mountain views. Population in 1880, four thousand (4,000); in 1890, twelve thousand (12,500). A million and three-quarters of outside money invested in Winston-Salem in 1890. Three hundred and twenty-six thousand dollars put into factories and home buildings in 1890 to September. Three railroads building into country tributary to Winston on three trunk lines.

This is the best time to buy. Maps, prices and terms given on application to

P. M. WILSON,
Winston, S. C. Secretary.

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Geyer's Tailoring Parlors.

Our stock having been destroyed by fire, we have just received an entire new line of goods which we should be glad to have our patrons and the people of Roanoke, generally, call and examine. No trouble to show goods.